

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:	Case No. 15-20614CMB
BARBARA J. ROSOL	
Debtor(s)	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/26/2015.
- 2) The plan was confirmed on 04/30/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 11/23/2015, 08/29/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/05/2020.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$40,975.00.
- 10) Amount of unsecured claims discharged without payment: \$33,041.27.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$143,509.83
Less amount refunded to debtor	\$2,169.88

**NET RECEIPTS:**

**\$141,339.95**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,300.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$5,898.97
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:**

**\$9,198.97**

Attorney fees paid and disclosed by debtor:	\$581.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP O/B/O M	Unsecured	5,625.47	921.56	921.56	105.88	0.00
ASSET ACCEPTANCE CORP	Unsecured	NA	NA	NA	0.00	0.00
CERASTES LLC	Unsecured	29,688.00	20,802.15	20,802.15	2,389.89	0.00
CHASE/JPMORGAN CHASE(*)++	Unsecured	451.00	NA	NA	0.00	0.00
CITIZENS BANK(*)	Unsecured	0.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	638.00	365.72	365.72	42.02	0.00
DOLLAR BANK FSB(*)	Unsecured	15,734.00	10,401.56	10,401.56	1,195.00	0.00
DOLLAR BANK FSB**	Unsecured	NA	0.00	0.00	0.00	0.00
EQUITABLE GAS - NOW PEOPLES NA	Unsecured	0.00	NA	NA	0.00	0.00
GLHEC & AFFILIATES: GLHEGC NEL/	Unsecured	1,970.00	1,683.93	1,683.93	193.46	0.00
INTERNAL REVENUE SERVICE*	Priority	NA	NA	536.41	536.41	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	922.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	3,808.00	3,200.45	3,200.45	367.69	0.00
NEW REZ LLC D/B/A SHELLPOINT M	Secured	180,075.00	179,030.69	0.00	123,530.86	0.00
NEW REZ LLC D/B/A SHELLPOINT M	Secured	0.00	601.66	601.66	601.66	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	87.34	87.34	10.03	0.00
UNITED STUDENT AID FUNDS INC (U	Unsecured	0.00	0.00	0.00	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	20,000.00	27,575.71	27,575.71	3,168.08	0.00

<b>Summary of Disbursements to Creditors:</b>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$123,530.86	\$0.00
Mortgage Arrearage	\$601.66	\$601.66	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$601.66</b>	<b>\$124,132.52</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$536.41	\$536.41	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$536.41</b>	<b>\$536.41</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$65,038.42</b>	<b>\$7,472.05</b>	<b>\$0.00</b>

<b>Disbursements:</b>
Expenses of Administration
Disbursements to Creditors
<b>TOTAL DISBURSEMENTS :</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/26/2020

By: /s/ Ronda J. Winneccour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.